MEDICAL MUTUAL®

2026 Creditable Prescription Drug Plans

A prescription drug plan is considered “creditable” if its benefits are at least as good as government-defined Medicare Part D prescription drug plans. Examples of “creditable” prescription drug plans offered by Medical Mutual are provided below. Review these examples and compare them with your group’s plan. Any plan design that is the same as or richer (e.g., its member cost-sharing* amount is less) than these examples will also be considered creditable. Each of these examples assume an out-of-pocket maximum (OOPM) of $20,000. **If a group’s plan is less rich (i.e., it requires more member cost-sharing), the group should consult with its legal benefits and tax counsel to determine the plan’s creditability.**

Free-Standing Prescription Drug Card Plans

Members have separate cost-sharing for prescription drugs and medical coverage.

Example 1: Copay or Coinsurance† Only

Copay and/or Coinsurance	
Retail (Generic / Formulary / Non-Formulary)	Mail Order (Generic / Formulary / Non-Formulary)
$100 / $170 / $260	$300 / $510 / $780
$80 / $160 / 35%	$240 / $480 / 35%
$10 / 35% / 35%	$30 / 35% / 35%
35% / 35% / 35%	35% / 35% / 35%

For example, a prescription drug card plan with OOPM of $20,000, retail copays of $80 / $150 / $260 and mail-order copays of $160 / $300 / $520 is creditable.

Please note: All card plan examples assume the use of in-network pharmacies.

Example 2: Copay or Coinsurance After Deductible

Single Deductible	Copay and/or Coinsurance	
	Retail	Mail Order
$100	$80 / $160 / $300	$240 / $480 / $900
$100	$30 / 30% / 30%	$90 / 30% / 30%
$250	$90 / $150 / $270	$270 / $450 / $810
$250	$55 / $110 / 40%	$165 / $330 / 40%
$250	30% / 30% / 30%	30% / 30% / 30%
$500	$75 / $125 / $255	$225 / $375 / $765
$500	$45 / $95 / 40%	$135 / $285 / 40%
$500	$25 / 25% / 25%	$75 / 25% / 25%
$500	25% / 25% / 25%	25% / 25% / 25%
$1,000	$45 / $100 / $225	$135 / $300 / $675
$1,000	$35 / $70 / 35%	$105 / $210 / 35%
$1,000	$20 / 20% / 20%	$60 / 20% / 20%
$1,000	20% / 20% / 20%	20% / 20% / 20%

For example, a prescription drug card plan with a $100 deductible, a $20,000 OOPM, retail copays of $60 / $150 / $270 and mail-order copays of $120 / $300 / $540 is creditable.

*Cost-sharing is the amount insurance does not cover, such as deductible, copay and coinsurance, that the member is responsible for paying.

†Coinsurance is the percentage the member pays; insurance pays the rest.

Major Medical Prescription Drug Plans

Members have combined cost-sharing for prescription drugs and medical coverage.

Example 1: Group Coverage Is Primary; Medicare is Secondary

Each plan design shown is creditable provided that the member's out-of-pocket maximum is $20,000 or less.

Single Deductible	Coinsurance	
	We Pay	Member Pays
$8,300 (or less)	100%	0%
$5,700 (or less)	90%	10%
$3,600 (or less)	80%	20%

For example, a major medical plan where group coverage is primary and with OOPM of $12,000, deductible of $6,000 and coinsurance of 80% / 20% is creditable.

Example 2: Medicare is Primary; Group Coverage Is Secondary

Each plan design shown is creditable, as long as the member's out-of-pocket maximum is $20,000 or less.

Single Deductible	Coinsurance	
	We Pay	Member Pays
$6,200 (or less)	100%	0%
$4,400 (or less)	90%	10%
$2,900 (or less)	80%	20%

For example, a major medical plan where Medicare is primary and with a deductible of $2,200, out-of-pocket maximum of $15,000 and coinsurance of 80% / 20% is creditable.

Example 3: Health Savings Account – Group Coverage Is Primary; Medicare is Secondary

Each example is a high-deductible health plan with prescription drug copays.*

Single Deductible	Coinsurance	Copays	
	We Pay / Member Pays	Retail (Generic / Formulary / Non-Formulary)	Mail-Order (Generic / Formulary / Non-Formulary)
$6,800	100% / 0%	$15 / $30 / $60	$45 / $90 / $180
$6,500	100% / 0%	$20 / $40 / $60	$60 / $120 / $180
$6,000 (or less)	90% / 10%	$15 / $30 / $45	$45 / $90 / $135
$5,250 (or less)	90% / 10%	$20 / $40 / $60	$60 / $120 / $180
$5,000 (or less)	80% / 20%	$10 / $20 / $40	$30 / $60 / $120

For example, a high-deductible health plan where group coverage is primary with a deductible of $4,500, OOPM of $15,000, coinsurance of 100%, retail pharmacy copays of $15 / $25 / $50 and mail-order copays of $30 / $50 / $100 is creditable.

*The examples provided are all creditable provided that the member's out-of-pocket maximum is $20,000 or lower.

Please note: The deductible and copay/coinsurance amounts noted for all major medical examples assume the use of network pharmacies.

Example 4: Health Savings Account – Medicare Is Primary; Group Coverage Is Secondary

Each example is a high-deductible health plan with prescription drug copays.*

Single Deductible	Coinsurance	Copays	
	We Pay / Member Pays	Retail (Generic / Formulary / Non-Formulary)	Mail-Order (Generic / Formulary / Non-Formulary)
$5,800	100% / 0%	$10 / $20 / $35	$30 / $60 / $105
$5,800	90% / 10%	$10 / $20 / $35	$30 / $60 / $105
$5,000 (or less)	80% / 20%	$10 / $20 / $35	$30 / $60 / $105

For example, a high-deductible health plan where group coverage is secondary with a deductible of $4,500, OOPM of $15,000, coinsurance of 100%, retail pharmacy copays of $10 / $15 / $30 and mail-order copays of $20 / $30 / $60 is creditable.

*The examples provided are all creditable provided that the member's out of pocket maximum is $20,000 or lower.

Please note: The deductible and copay/coinsurance amounts noted for all major medical examples assume the use of network pharmacies.

IMPORTANT NOTE: Whenever a plan is found to be less rich than all applicable example scenarios in the flyer, this finding does not mean that the plan is non-creditable. Rather, it means that the plan must be formally tested in order to determine its creditability status.